

Were You Surprised

...when you learned that the State of Delaware's current annual health care budget is \$326,500,000 and that on average, the State pays between \$4,500,000 and \$5,000,000 per week in medical costs and about \$3,000,000 every 10 days or \$9,000,000 per month in prescription costs? Were you also surprised to learn that the State of Delaware self-insures, rather than insures the medical and prescription programs or that annual increases in medical costs nationwide are averaging 15% and increases in prescription costs are averaging about 18% each year? Generally speaking, increases in provider reimbursements and increased utilization account for the increase in medical costs. Developing new medications and consumer advertising are directly linked with the substantial increase in prescription costs.

As a result of this year's health care increases, did you know that the State of Delaware's costs increased by an additional \$93.16 per employee per month and that the employee's average monthly increase was \$2.53? Did you know that the State of Delaware pays approximately 93% of both single and family health care costs which is well above the national average?

Were you surprised to learn that the State of Delaware *enhanced* the Employee Assistance Program (EAP) when they changed vendors to Human Management Services, Inc. (HMS) effective July 1, 2004? HMS' services include five (5) face-to-face sessions with a licensed professional for a myriad of issues including, but not limited to anxiety and stress, drug and alcohol, financial and legal services, and child and adult care location referrals. For more information, please visit our website at www.delawarepersonnel.com/benefits or visit HMS online at www.hmsincorp.com. (The password is "**Delaware**" and the USER Name is "**statehms04**"). You may also reach an HMS EAP professional by dialing 1-800-343-2186.

Remember! All elections and/or verifications made during open enrollment in May 2004 become effective July 1, 2004. Benefit questions may be directed to the appropriate carrier and election questions may be directed to your Human Resources Office or the State Personnel Office at (302) 739-8331.

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